

Fill in this information to identify your case:

Debtor 1 Marsha N CheryDebtor 2
(Spouse, if filing)United States Bankruptcy Court for the: SOUTHERN DISTRICT OF GEORGIACase number 19-40589
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- ☒ Employed
- ☐ Not employed

Occupation

Disabled

Employer's name

Disabled VA

Employer's address

Direct Pay

Debtor 2 or non-filing spouse

- ☒ Employed
- ☐ Not employed

Truck driverSCM Intermodal Inc

How long employed there?

1.5 mths**Part 2:** Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>15,747.98</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>164.23</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>15,912.21</u>

Debtor 1 **Marsha N Chery**Case number (if known) **19-40589**

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 15,912.21
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: Comdata Fuel	5h.+ \$ 0.00	\$ 1,198.17
Comdata Fuel	\$ 0.00	\$ 1,198.17
Comdata Fuel	\$ 0.00	\$ 2,307.50
Truck repair- pro rated	\$ 0.00	\$ 3,900.00
Comdata Load Fee	\$ 0.00	\$ 19.50
Bobtail Insurance	\$ 0.00	\$ 35.01
Physical Damage Insur	\$ 0.00	\$ 246.26
Supplemental	\$ 0.00	\$ 65.00
OCC/ACC Insur	\$ 0.00	\$ 130.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 9,099.61
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 6,812.60
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: VA Disability	8f. \$ 3,450.32	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: 618 Hampton St Rental Income 3017 Meadowbrook Dr Rental Income	8h.+ \$ 900.00	\$ 0.00
	\$ 1,404.00	\$ 0.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 5,754.32	\$ 0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 5,754.32	\$ 6,812.60
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities</i> and Related Data, if it applies	12. \$ 12,566.92	Combined monthly income

Debtor 1 **Marsha N Chery**

Case number (if known) **19-40589**

13. Do you expect an increase or decrease within the year after you file this form?

☒ No.

☐ Yes. Explain:

Debtor's spouse has only been with current company 1.5 months with weekly income of approx. \$3588.28, was with previous employer 1 yr making approx \$1100 weekly.

Fill in this information to identify your case:

Debtor 1 Marsha N Chery

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: SOUTHERN DISTRICT OF GEORGIA

Case number 19-40589
(If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☒ No. Go to line 2.☐ Yes. Does Debtor 2 live in a separate household?☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☐ No

Do not list Debtor 1 and Debtor 2.

☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

daughter

14

☐ No☒ Yes

daughter

18

☐ No☒ Yes

daughter

20

☒ No☐ Yes☐ No☐ Yes3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,275.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Marsha N Chery**Case number (if known) **19-40589****6. Utilities:**

6a. Electricity, heat, natural gas	6a. \$	336.90
6b. Water, sewer, garbage collection	6b. \$	110.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	0.00
6d. Other. Specify: <u>Cell Phone</u>	6d. \$	220.00
<u>Lawncare</u>	\$	60.00
<u>Pestcontrol</u>	\$	20.00

7. Food and housekeeping supplies7. \$ **984.00****8. Childcare and children's education costs**8. \$ **190.00****9. Clothing, laundry, and dry cleaning**9. \$ **180.00****10. Personal care products and services**10. \$ **282.00****11. Medical and dental expenses**11. \$ **110.00****12. Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments.12. \$ **490.00****13. Entertainment, clubs, recreation, newspapers, magazines, and books**13. \$ **0.00****14. Charitable contributions and religious donations**14. \$ **1,000.00****15. Insurance.**

Do not include insurance deducted from your pay or included in lines 4 or 20.

15a. Life insurance 15a. \$ **0.00**15b. Health insurance 15b. \$ **308.05**15c. Vehicle insurance 15c. \$ **498.00**15d. Other insurance. Specify: _____ 15d. \$ **0.00****16. Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____16. \$ **0.00****17. Installment or lease payments:**17a. Car payments for Vehicle 1 17a. \$ **0.00**17b. Car payments for Vehicle 2 17b. \$ **0.00**17c. Other. Specify: Spouse's 18Wheeler Pmts 17c. \$ **1,400.00**17d. Other. Specify: Mortgage on 618 Hampton St Hinesville 17d. \$ **785.00**Mortgage on 3017 Meadowbrook Dr Augusta \$ **1,438.12**Spouse purchasing replacement for 17 Pilot \$ **520.00****18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**18. \$ **0.00****19. Other payments you make to support others who do not live with you.**19. \$ **0.00**

Specify: _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.20a. Mortgages on other property 20a. \$ **0.00**20b. Real estate taxes 20b. \$ **0.00**20c. Property, homeowner's, or renter's insurance 20c. \$ **0.00**20d. Maintenance, repair, and upkeep expenses 20d. \$ **200.00**20e. Homeowner's association or condominium dues 20e. \$ **0.00****21. Other:** Specify: Spouse's work tools & supplies21. +\$ **75.00**Spouse's work truck maintenance & parts +\$ **300.00**repairs, vacancies rentals +\$ **200.00****22. Calculate your monthly expenses**

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

\$ **11,082.07**

\$

\$ **11,082.07****23. Calculate your monthly net income.**

23a. Copy line 12 (your combined monthly income) from Schedule I.

23a. \$ **12,566.92**

23b. Copy your monthly expenses from line 22c above.

23b. -\$ **11,082.07**23c. Subtract your monthly expenses from your monthly income.
The result is your *monthly net income*.23c. \$ **1,484.85****24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.☐ Yes.

Explain here:

Fill in this information to identify your case:

Debtor 1	Marsha N Chery		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	SOUTHERN DISTRICT OF GEORGIA		
Case number (if known)	19-40589		

☒ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Marsha N Chery
Marsha N Chery
 Signature of Debtor 1

X _____
 Signature of Debtor 2

Date May 10, 2021

Date _____

**United States Bankruptcy Court
Southern District of Georgia**

In re **Marsha N Chery**

Debtor(s)

Case No. **19-40589**

Chapter **13**

CERTIFICATE OF SERVICE

I hereby certify that on **May 10, 2021**, a copy of **Amended Schedules I & J** was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

Chapter 13 Trustee
O. Byron Meredith, III

/s/ John E. Pytte
John E. Pytte 590555
John Pytte
P.O. BOX 949
Hinesville, GA 31310
912-369-3569 Fax: 912-367-3579
johnpytte@jpytte.com